



Order Filed on September 9, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

James J. Fitzpatrick, Esq., JF7028  
Fitzgerald & Associates, Attorneys At Law  
649 Newark Avenue  
Jersey City, NJ 07306  
(201) 533-1100

In Re:  
Richard T. Drude

Case No.: 19-19333  
Chapter: 13  
Judge: Kaplan

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: September 9, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on June 24, 2020:

Property: 9 Forest Park Terrace, Monroe Twp, NJ 08831

Creditor: Citizen Financial Group/Franklin

and a Request for

☒ Extension of the Loss Mitigation Period having been filed by Debtor, and for good cause shown,

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown,

It is hereby ORDERED that,

☒ The Loss Mitigation Period is extended up to and including 12/18/20,

☐ The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Richard T Drude  
DebtorCase No. 19-19333-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 2

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db	+Richard T Drude,	9 Forest Park Terrace,	Monroe Township, NJ 08831-8508
aty	+Nicholas Fitzgerald,	Fitzgerald and Associates,	649 Newark Avenue,
		Jersey City, NJ 07306-2341	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
NONE.	TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.	TOTAL: 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Citizens Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com	
James J. Fitzpatrick	on behalf of Debtor Richard T Drude nickfitz.law@gmail.com,
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com	
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
Financial ecfmail@mortoncraig.com,	mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Citizens Bank, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com	
Marguerite Mounier-Wells	on behalf of Debtor Richard T Drude nadiafinancial@gmail.com,
mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com	
Martin C. Latinsky	on behalf of Debtor Richard T Drude mlatin56@gmail.com,
latinskyfitzlaw@gmail.com	
Nicholas Fitzgerald	on behalf of Debtor Richard T Drude Fitz2Law@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11